

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 15-23786-ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dmitry Niman
22 S. Adams Ave., Unit D
Margate, NJ 08402

Angelica Giverts
22 S. Adams Ave., Unit D
Margate, NJ 08402

Social Security No.:

xxx-xx-8862

xxx-xx-8032

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after September 19, 2016 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 18, 2016

JJW: ld

James J. Waldron
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dmitry Niman
 Angelica Giverts
 Debtors

Case No. 15-23786-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 4

Date Rcvd: Aug 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2016.

db/jdb +Dmitry Niman, Angelica Giverts, 22 S. Adams Ave., Unit D, Margate, NJ 08402-2327
 aty +Brian S. Thomas, Brian S. Thomas, LLC, 327 Central Avenue, Suite 103,
 Linwood, NJ 08221-2026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2016 22:29:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 18 2016 22:29:23 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2016 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
 bthomas@ecf.epiqsystems.com
 Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
 Bruno Bellucci, III on behalf of Joint Debtor Angelica Giverts jkearney@djdlawyers.com,
 bbellucci@djdlawyers.com,bfrost@djdlawyers.com
 Bruno Bellucci, III on behalf of Debtor Dmitry Niman jkearney@djdlawyers.com,
 bbellucci@djdlawyers.com,bfrost@djdlawyers.com
 Douglas S. Stanger on behalf of Creditor Renee L Friedman-Stemmer
 doug.stanger@flastergreenberg.com,
 jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com;doug.stanger@ecf.inforuptcy.com;lillian.felici@ecf.inforuptcy.com
 Everett K. Sheintoch on behalf of Creditor First Niagara Bank esheintoch@sheintochlaw.com
 Jennifer D. Gould on behalf of Creditor TD Bank, N.A. jgould@stark-stark.com,
 lsciscio@stark-stark.com;mdepietro@stark-stark.com
 Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Marshall T. Kizner on behalf of Creditor TD Bank, N.A. mkizner@stark-stark.com
 Robert P. Saltzman on behalf of Creditor Citizens Bank NA f/k/a RBS Citizens NA dnj@pbslaw.org
 Warren S. Jones, Jr. on behalf of Creditor Capital One, N.A. wsjonesesq@verizon.net,
 bestcasewsj@gmail.com

TOTAL: 11